# Our Cheatin' Hearts (Radio Version)

From classroom to boardroom, from sports to shoplifting, people try to get something that's not rightfully theirs. What are the roots of dishonesty? Why do people cheat? How does cheating impact society? Is there a solution? Rusty Wright considers cheating.



This article is also available in Spanish.

### **Cheating Ways**

Cheating is rampant these days. Just ask the nation's retailers, educators, and investors. From classroom to boardroom, from filling stations to airplanes, folks everywhere are trying to get something that's not rightfully theirs.

The Wall Street Journal has reported a rash of petty personal cheating ranging from zipping through turnpike tollbooths without paying to pocketing restaurant silverware. {1}

One Los Angeles network television employee described the rush he felt from sneaking into an airline First Class seat from his coach section. "It was exhilarating," he explained of his stealth upgrade. "I felt like I robbed a bank."

A Las Vegas restaurant lost \$10,000 in pilfered ashtrays during its first two weeks of operation. A New Jersey engineer refuses to pay automated tolls on the Garden State Parkway because he feels the toll plazas are poorly designed and irritating. The state established a bad system, he reasons, so "you have to abuse it." Convenience stores report massive losses from "pump-and-flee" customers who fill their gas tanks and take off without paying.

A Knoxville-based theater chain watches for discount cheaters who purchase pay-by-phone automated tickets at undeserved senior discounts and hope ticket takers won't notice. Shoppers buy party dresses and power tools, use them, and return them for refunds. A California bookseller laments the customers who try for full-price refunds on books they've purchased from discount outlets. "You want to send them to Miss Manners," she says.{2}

Prominent sports figures have been flagged for un-citizen-like conduct. George O'Leary lost the head football coaching job at Notre Dame within a week of his hiring for padding his résumé. U.S. Olympic Committee president Sandra Baldwin resigned after confessing lies about her academic background. {3}

Golfers not only adjust the lay of the ball. Some duck pricey greens fees by sneaking onto the course.

I know something about golf ethics. My childhood Miami home bordered a golf course. Occasionally, stray balls landed in our back yard. Neighborhood kids decided a ball was fair game only after the golfer had walked by without retrieving it. But it was entirely ethical, we determined, to cover the ball with a large almond leaf until the golfer passed.

What are the roots of dishonesty? Why do people cheat? How does cheating impact society? Is there a solution, and what is it? This article explores these themes.

#### Campus Cheating

What part does education play in cheating? Duke University president Nannerl Keohane says that 45 percent of Duke students have cheated at least once during college. *US News and World Report* quoted one Duke student who plagiarized an assignment: "It's not a big deal because it's just a mindless assignment. It's not a final or a midterm." {4}

The Center for Academic Integrity reports that: <5}

- On most university campuses more than 75 percent of students admit to some cheating.
- About one-third of students in one nationwide survey admitted to "serious test cheating."
- Half of the students in that survey admitted to "one or more instances of serious cheating on written assignments."

The Internet expands choices and convenience. Web access and a credit card can buy ready-made term papers or customized writing. Cybercheating can backfire though. Special computer searches sometimes allow suspicious professors to discover the original sources in only minutes. <a href="#ref">{6}</a>

Cheating is bad enough when students do it to boost their academic standing. It's a mess when teachers and administrators orchestrate it. So-called "high-stakes testing" has tempted some educators to cheat to retain their jobs, earn merit pay or even preserve their schools. Some states base financial allocations on school test scores. Administrators anxious over funding cuts prompt teachers to provide, shall we say, inappropriate assistance.

New York City teacher Stacey Moscowitz gave her students answers to tests, raising their scores and the school's academic ranking. She says the school principal encouraged the practice. Later, Moscowitz felt she had betrayed her kids. Students needing remedial help did not qualify for it due to their artificially high test scores.

Moscowitz blew the whistle, prompting an investigation by Edward Stancik, the New York City School District independent investigator. Stancik found fifty-two educators implicated in thirty-two schools. Among the methods he uncovered was the "scrap paper" method: Students took the exam on scrap paper, a teacher corrected the answers, then the answers went onto the standardized answer sheets, so as not to reflect erasures. In the "group testing" method, students called out the answers,

the group agreed on the correct answer, and everyone filled it in. $\{7\}$ 

Cheating in school might seem fairly harmless to some. Lots of people do it. But what happens when corporate leaders cheat?

#### **Corporate Cheaters**

Corporate cheating has had devastating effects. U.S. corporate scandals have seen thousands of employees lose their jobs while stocks plummet and corporate executives are led off in handcuffs. Enron, WorldCom, Arthur Anderson, AOL Time Warner, Adelphia, Xerox . . . sometimes the patterns of financial scandals can be confusing.

Consider a simple illustration. Suppose you want your local bank to lend you money so you can purchase your dream house. The bank views you as a means for them to make money. They want to assess their risk of investing in you to be sure you can pay them back faithfully and with interest. So they check your credit, income, assets and liabilities, and get you to fill out lots of forms.

Suppose you deceive the bank into believing that your financial status is better than it really is. You lie about your income and indebtedness. They believe you and lend you the funds. You buy your castle, then can't make the payments. You default on the loan, declare bankruptcy, and the bank loses its money.

That's a snapshot of just one type of scandal plaguing corporate America. Corporations that cook the books look like better investments than they really are. Investors buy their stock, driving the price up and enriching leaders who profit personally from stock gains. When irregularities are exposed, companies restate their actual earnings and indebtedness and lay off employees. Investors, realizing they've been hoodwinked, sell their stock. Stock prices plummet. Investors

question the sincerity of other corporations and are reluctant to buy. The market system falters.

Federal Reserve Chairman Alan Greenspan summarized for Congress corruption's impact on the nation: "Fraud is theft. . . . It is indistinguishable from going into a bank and stealing something. . . . Our free market capitalist system cannot function in an environment in which fraud and misrepresentation are critical elements, because trust is so essential to making that system work." {8}

Corrupt CEOs wielded power similar to economic "weapons of mass destruction," said University of Minnesota accounting professor Brian Shapiro. {9} Consumer advocate Ralph Nader called it "greed on steroids." {10}

Moses, the great liberator of ancient Israel, once received some counsel on leadership from his father-in-law, who advised him to pick able leaders who "fear God" and "hate dishonest gain." {11} Not bad advice. As national scandals have shown, to do otherwise can be disastrous.

#### Cheating's Costs

Epidemic cheating has serious costs. Whom can you trust?

TIME magazine compared what executives of seven troubled companies received (in stock sales and severance) with what their shareholders got. {12} Adelphia's John Rigas gained \$4.2 million in severance. When Adelphia filed for bankruptcy, its stock was worth 14 cents, a decline of over 99 percent in about a year. Enron's Jeffrey Skilling made \$78 million in stock sales over a two-year period. Shareholders got a bankrupt company.

Have your medical insurance premiums been rising? Some of the increase may be offsetting corruption losses. Big names in healthcare like Columbia/HCA, National Health Laboratories, and GlaxoSmithKline have paid millions in fines to settle

billing or fraud charges or investigations. While corporate accounting scandals may seem complex, much of the healthcare crisis involves outright theft such as overcharging for hospital care. This profitable game has even drawn drug criminals and the Russian mafia. Some have called the healthcare industry terminally ill. {13}

The African Union claims "corruption costs Africa almost \$150 billion a year." That's about one quarter of the continent's gross domestic product. {14} One Nigerian doctor told me bribery had become so commonplace in his country that corporations were including bribery allowances in staff budgets. They called it "public relations." Problems arose when employees began pocketing the "public relations" money instead of using it for bribes.

Identity thieves use computers to snoop. The biggest identity theft in U.S. history garnered information on 30,000 people. Thieves used pilfered data to siphon bank accounts and tap credit card accounts. The prosecutor described the situation as "every American's worst financial nightmare multiplied tens of thousands of times." {15}

Cheating that may begin in school can have disastrous results in society. Duke's president Keohane aptly summarizes: "(A)n education that involves cheating instead of learning . . . is no education at all. . . . (I)n the real world, when you set out to build a bridge or craft a legal document or begin brain surgery, just knowing what the result is supposed to be is of mighty little use in making it happen; pity the poor patients and clients!"{16}

Why do people cheat, and what is the solution?

### The Psychology of Cheating

Why do people cheat? Some seek the thrill of beating the system. Others want to make ends meet, protest high prices or

achieve difficult-perhaps unattainable-standards.

Actress Winona Ryder's shoplifting conviction prompted questions about why a wealthy person would steal items they could easily afford. Often anxiety or depression accompanies kleptomania. The rush of theft may assuage deep emotional pain. Young shoplifters have stolen on dares from their peers.{17}

Desires for approval, advancement, avoiding embarrassment—all influence self-esteem. People sometimes take foolish risks to feel good about themselves.

Self-centeredness and lax standards seem obvious roots of dishonesty. The Securities and Exchange Commission began requiring CEO's of major companies to personally affirm "in writing, under oath and for publication " that their corporate reports are "complete and accurate." {18}

Restructuring business relationships to avoid conflicts of interest could reduce temptation. Stiff penalties—suspension, expulsion, prosecution—may help slow moral hemorrhaging. Strong role models, peer support, and ethical codes are significant.

Ultimately, honesty is an individual matter. Alan Greenspan told Congress of "an infectious greed" that influenced corporate scandals. "Greed is not an issue of business," he emphasized, "it's an issue of human beings." {19}

My sophomore year in college, I swiped a plastic bucket from behind the lectern in the psychology lecture hall. It had been there every day during the semester. "No one wants it," I convinced myself. "It deserves to be taken." I used it to wash my car.

Two years later, I encountered a statement by an early follower of Jesus: "If we confess our sins to him, he (God) is faithful and just to forgive us and to cleanse us from every

wrong." [20] I not only needed to admit my theft to God. I needed to make restitution.

My booty long since lost, I purchased a new bucket and carried it sheepishly across campus one afternoon. Finding no one in the psychology building to confess to, I left the bucket in a broom closet with a note of explanation. Maybe a janitor read it. My conscience was clear.

Solid spiritual commitment can help develop inner strength to resist temptation and act honorably. It can provide reasonable standards for civil society. And it can bring forgiveness and power to rebound from personal failure.

This article is adapted with permission from Rusty Wright, "Our Cheatin' Hearts," *The Plain Truth*, September/October 2003, pp. 6-10.

#### **Notes**

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# Romantic Hyperbole: A Humorous Look at Honesty in Love

It seemed like a good idea at the time.

It would be a great way to express my enduring affection for my wife. I would find seven romantic birthday cards and give one to Meg each day for a week, starting on her birthday. It would continue a sweet tradition begun before we married.

Each card would have a simple picture that would tenderly convey our feelings for one another. Inside would be an endearing slogan or affirmation to which I would add a personal expression of my love for her.

I didn't foresee that Day Three would bring an ethical dilemma.

I carefully selected the cards and arranged them in an appropriate sequence. Day One showed a cute puppy with a pink rose. Inside: "You're the one I love."

Day Two featured a picture of a little boy and girl in a meadow with their arms over each other's shoulders. The slogan: "Happy Birthday to my favorite playmate."

Day Three depicted a beautiful tropical sunset: bluish pink sky, vast ocean, silhouetted palm trees. You could almost feel the balmy breeze. Inside: "Paradise is anywhere with you", to which I added personal mention of places holding special memories for us: an island vacation spot, a North Carolina hotel, our home.

I completed the remaining cards, dated the envelopes, and planned to bestow one card each morning of her birth week. Then reality happened.

You see, I had agreed to go camping with her for Days One and Two. Camping is something Meg thrives on—outdoor living, clean air, hiking, camp fires. It's in her blood. Camping is something I did in Boy Scouts—dust, mosquitoes, noisy campers, smelly latrines. It ranks just below root canals on my list of favorites.

We camped at a state park only fifteen minutes from our home. On her birthday morning, she liked the fluffy puppy. Day Two, the cute kids made her smile. So far, so good.

Meanwhile, I was tolerating camping, doing my best to keep my attitude positive. The food was OK; the bugs were scarce. After two days, I was ready to go home as planned. Meg wanted to stay an extra day. We each got our wish.

Once home and alone, I pulled out Meg's card for "Day Three," the one with the tropical sunset and the "paradise is anywhere with you" slogan.

Should I give her the card? I had chosen to leave the campground. "But," I reasoned with myself, "the slogan was true lots of the time."

I settled on a compromise, a post-it note on the envelope explaining, "You may find that this card contains just a bit of romantic hyperbole."

Might giving it a clever-sounding label defuse my hypocrisy?

The echoes of her laughter still reverberate through our home. I got off easy.

"Speak the truth to each other," wrote a Jewish sage. "Speak.
. . the truth in love," advocated a first-century biblical writer. Wise advice for just about any relationship.

"Romantic hyperbole" has become a humorous gauge of truthfulness in our relationship, a test for honesty. Neither of us enjoys every location on earth. She feels some sporting events are a waste of time. I can get bored at shopping malls. But as long as we are honest with each other about our feelings, the bond seems to grow stronger.

That's no hyperbole.

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## Integrity - A Christian Virtue

Kerby Anderson helps us understand the true meaning and importance of the Christian virtue of integrity. From a biblical worldview perspective, integrity is a critical element of a Christ centered life. Understanding integrity will help us incorporate it in our daily walk with Jesus Christ.



This article is also available in <u>Spanish</u>.

## Integrity and the Bible

The subject of this article is the concept of integrity—a character quality that we often talk about but don't see quite as regularly in the lives of public officials or even in the lives of the people we live and work with.

The word *integrity* comes from the same Latin root as *integer* and implies a wholeness of person. Just as we would talk about a whole number, so also we can talk about a whole person who

is undivided. A person of integrity is living rightly, not divided, nor being a different person in different circumstances. A person of integrity is the same person in private that he or she is in public.

In the Sermon on the Mount, Jesus talked about those who were "pure in heart" (Matt. 5:8), implying an undividedness in following God's commands. Integrity, therefore, not only implies an undividedness, but a moral purity as well.

The Bible is full of references to integrity, character, and moral purity. Consider just a few Old Testament references to integrity. In 1 Kings 9:4, God instructs Solomon to walk with "integrity of heart and uprightness" as his father did. David says in 1 Chronicles 29:17, "I know, my God, that you test the heart and are pleased with integrity." And in Psalm 78:70-72 we read that "David shepherded them with integrity of heart, with skillful hands."

The book of Proverbs provides an abundance of verses on integrity. Proverbs 10:9 says that, "He who walks in integrity walks securely, But he who perverts his ways will be found out." A person of integrity will have a good reputation and not have to fear that he or she will be exposed or found out. Integrity provides a safe path through life.

Proverbs 11:3 says, "The integrity of the upright will guide them, But the falseness of the treacherous will destroy them." Proverbs is a book of wisdom. The wise man or woman will live a life of integrity, which is a part of wisdom. Those who follow corruption or falsehood will be destroyed by the decisions and actions of their lives.

Proverbs 20:7 says, "A righteous man who walks in his integrity; How blessed are his sons after him." Integrity leaves a legacy. A righteous man or woman walks in integrity and provides a path for his or her children to follow.

All of these verses imply a sense of duty and a recognition

that we must have a level of discernment of God's will in our lives. That would certainly require that people of integrity be students of the Word, and then diligently seek to apply God's Word to their lives. The book of James admonishes us to be "doers of the word, and not merely hearers who delude themselves" (James 1:22). That is my goal in this article as we talk about integrity.

## Corruption

As we examine integrity, I would like to talk about its opposite: corruption. We claim to be a nation that demands integrity, but do we really? We say we want politicians to be honest, but really don't expect them to be; perhaps because often we aren't as honest as we should be. We say that we are a nation of laws, but often we break some of those same laws—like speed limits and jaywalking— and try to justify our actions.

A powerful illustration can be found in the book, *The Day America Told the Truth*, by James Patterson and Peter Kim. {1} Using a survey technique that guaranteed the privacy and anonymity of the respondents, they were able to document what Americans really believe and do. The results were startling.

First, they found there was no moral authority in America. "Americans are making up their own moral codes. Only 13 percent of us believe in all the Ten Commandments. Forty percent of us believe in five of the Ten Commandments. We choose which laws of God we believe in. There is absolutely no moral consensus in this country as there was in the 1950s, when all our institutions commanded more respect."

Second, they found Americans are not honest. "Lying has become an integral part of American culture, a trait of the American character. We lie and don't even think about it. We lie for no reason." The authors estimate that 91 percent of us lie regularly.

Third, marriage and family are no longer sacred institutions. "While we still marry, we have lost faith in the institution of marriage. A third of married men and women confessed to us that they've had at least one affair. Thirty percent aren't really sure that they still love their spouse."

Fourth, they found that the "Protestant [work] ethic is long gone from today's American workplace. Workers around America frankly admit that they spend more than 20 percent (7 hours a week) of their time at work totally goofing off. That amounts to a four-day work week across the nation."

The authors conclude by suggesting that we have a new set of commandments for America:

- I don't see the point in observing the Sabbath (77 percent).
- I will steal from those who won't really miss it (74 percent).
- I will lie when it suits me, so long as it doesn't cause any real damage (64 percent).
- I will cheat on my spouse; after all, given the chance, he or she will do the same (53 percent).
- I will procrastinate at work and do absolutely nothing about one full day in every five (50 percent).

We may say that we are a nation that wants integrity, but apparently a majority of us lack it in our own personal lives.

## The Traits of Integrity

#### Honesty

I would now like to turn our focus toward four key traits found in a person of integrity. One of those traits is honesty.

We talked about some of the findings from the book *The Day* America Told the Truth. The authors found that nearly everyone

in America lies and does so on a fairly regular basis. Truth telling apparently is no longer a virtue people try to adopt for their lives. We may say we want people to tell the truth, but we don't do it ourselves.

That is the problem with corruption; it is corrosive. We believe we can be dishonest just a little bit. We say we want people to be honest, but then we cheat on our taxes. We say we want people to obey the laws, but then we go "just a little" over the speed limit. We want to be honest just enough to ease our conscience.

It's a little like the story of the man who sent a letter to the Internal Revenue Service. He said, "I cheated on my income taxes, and felt so bad that I couldn't sleep. Enclosed find a check for \$150. And if I still can't sleep I'll send the rest of what I owe."

Many of us can relate to that man. We want to be honest, but sometimes we find it easier to be dishonest. So we try to find a way to compromise our values so that a little bit of lying doesn't bother our conscience.

#### *Trustworthiness*

Another characteristic of a person of integrity is trustworthiness. A person of integrity is unimpeachable. He or she stands by principles no matter what the consequences. A person of integrity realizes there are moral absolutes even in a world of relative values.

In Tom Clancy's novel, Clear and Present Danger, Jack Ryan is about the only noble character in the book. As he begins to uncover this clandestine government plot, he is confronted by the antagonist who makes fun of Jack Ryan's principles. He says, "You're a boy scout, Jack. Don't you get it? It's all grey. It's all grey."

I wonder how often people of integrity hear a similar

statement in corporate board rooms or the halls of government. It's all grey. There are no absolute right and wrong values. It's all relative.

A person of integrity knows that it isn't all grey. There are principles worth standing by and promoting. There are values that should govern our lives. We have a responsibility to follow God's law rather than the crowd.

When the book of Proverbs talks of the "integrity of the upright" it implies that we adhere to God's will and God's laws. We have a duty to obey God's absolute commands in our lives and become men and women of integrity.

#### "Private" Life

There is a popular book on the market entitled, Who You Are When Nobody's Looking. Who are you when nobody's looking? Will I see the same person that I see when you are in a group of people? Do you do the right thing no matter what the circumstances?

There was a newspaper story years ago about a man in Long Beach who went into a KFC to get some chicken for himself and the young lady with him. She waited in the car while he went in to pick up the chicken. Inadvertently the manager of the store handed the guy the box in which he had placed the financial proceeds of the day instead of the box of chicken. You see, he was going to make a deposit and had camouflaged it by putting the money in a fried chicken box.

The fellow took his box, went back to the car, and the two of them drove away. When they got to the park and opened the box, they discovered they had a box full of money. Now that was a very vulnerable moment for the average individual. However, realizing the mistake, he got back into the car and returned to the place and gave the money back to the manager. Well, the manager was elated! He was so pleased that he told the young man, "Stick around, I want to call the newspaper and have them

take your picture. You're the most honest guy in town.

"Oh, no, don't do that!" said the fellow.

"Why not?" asked the manager.

"Well," he said, "you see, I'm married, and the woman I'm with is not my wife." {2}

Apparently he had not considered the consequences of his actions. Even when he was doing something right, it turned out he was also doing something wrong. A person of integrity is integrated and authentic. There is no duplicity of attitudes and actions.

When the apostle Paul lists the qualifications for an elder in the church, he says "he must have a good reputation with those outside the church, so that he may not fall into reproach and the snare of the devil" (1 Tim. 3:7). This is not only a desirable quality for church elders, it is a quality we should all aspire to. Christians should be "above reproach" in their public testimony before the watching world.

In the next section we will talk more about the importance of a public testimony of integrity and conclude our study.

## **Public Testimony**

I would like to conclude our discussion by addressing the importance of integrity in our daily lives.

It's been said that we may be the only Bible some people ever read. In other words, people around us often judge the truthfulness of Christianity by its affect in our lives. If they see us as hypocrites, they may not go any further in their investigation of the gospel.

Every day we rub shoulders with people who are watching us. Your life will demonstrate to them whether Christianity is true or false. They make value judgements about you by your

attitudes and actions. Have we made the right choice?

After his Sunday messages, the pastor of a church in London got on the trolley Monday morning to return to his study downtown. He paid his fare, and the trolley driver gave him too much change. The pastor sat down and fumbled the change and looked it over, counted it eight or ten times. And, you know the rationalization, "It's wonderful how God provides." He realized he was tight that week and this was just about what he would need to break even, at least enough for his lunch. He wrestled with himself all the way down that old trolley trail that led to his office. Finally, he came to the stop and got up, and he couldn't live with himself. He walked up to the trolley driver, and said, "Here. You gave me too much change. You made a mistake." The driver said, "No, it was no mistake. You see, I was in your church last night when you spoke on honesty, and I thought I would put you to the test."{3}

Fortunately the pastor passed the test. Do you pass the test when unbelievers look at you and your life and wonder if the gospel is true? It's a convicting question. When we live lives of integrity, opportunities for evangelism and ministry surface. When we don't, those opportunities dry up.

I have been encouraging you to develop a life of integrity. In some respects, it's a life-long process. But we have to begin somewhere. Our lives are the collection of choices we have made in the past $\frac{3}{4}$  both good choices and bad choices. Perhaps you have seen the poem:

Sow a thought, reap an act. Sow an act, reap a habit. Sow a habit, reap a character. Sow a character, reap a destiny.

I would encourage you to begin to focus on the verses and biblical principles delineated here. If you want to be a

person of integrity, it won't happen overnight. But if you don't make a deliberate plan to be a person of integrity, it will never happen at all.

#### Notes

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